

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 15–10477–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hang Nguyen
300 Linden Ave
Oaklyn, NJ 08107–2133

Social Security No.:
xxx–xx–8763

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 14, 2019

JAN: jpl

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Hang Nguyen
DebtorCase No. 15-10477-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: cscnodscPage 1 of 2
Total Noticed: 22

Date Rcvd: Feb 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2019.

db Hang Nguyen, 300 Linden Ave, Oaklyn, NJ 08107-2133
 aty +McCabe Weisberg & Conway, PC, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
 cr Bank of America, PO BOX 15312, Wilmington, DE 19850-5312
 515471498 Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
 515268793 Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
 516440417 Bank of America N.A., PO Box 15312, Wilmington, DE 19850-5312
 515268795 McCabe, Weisberg & Conway, PC, 216 Haddon Ave Ste 303, Haddon Township, NJ 08108-2811
 515268796 +Santander, Po Box 961245, Fort Worth, TX 76161-0244
 515283828 +Santander Consumer, PO Box 961245, Fort Worth TX 76161-0244
 515282855 Santander Consumer USA, P. O. Box 560284, Dallas, TX 75356-0284
 518018911 +U.S. BANK TRUST, N.A., AS TRUSTEE, Fein Such Kahn & Shepard, PC, 7 Century Drive, Parsippany, NJ 07054-4673
 517875039 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER, Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt Laurel, NJ 08054-3437
 517873976 +U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
 517873977 +U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134, U.S. Bank Trust, N.A., Caliber Home Loans, Inc. 73134-2500
 515327890 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
 515268797 +Wfids/wds, Po Box 3569, Rancho Cucamonga, CA 91729-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 15 2019 00:14:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 15 2019 00:14:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515940004 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 15 2019 00:18:09 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 516867971 E-mail/Text: bankruptcy.bnc@ditech.com Feb 15 2019 00:13:59 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
 515330769 E-mail/Text: bankruptcy.bnc@ditech.com Feb 15 2019 00:13:59 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154
 515268794 E-mail/PDF: gecsed@recoverycorp.com Feb 15 2019 00:17:18 Green Tree Servicing, 332 Minnesota St Ste E610, Saint Paul, MN 55101-1311

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +++GREEN TREE SERVICING, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Green Tree Servicing, 332 Minnesota Street, Suite 610, St. Paul, MN 55109)
 517873980* +U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134, U.S. Bank Trust, N.A., Caliber Home Loans, Inc. 73134-2500
 517873979* +U.S. Bank Trust, N.A., Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: cscnodsc

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Total Noticed: 22

Date Rcvd: Feb 14, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC, FKA Green Tree Servicing LLC
NJECEMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew Thomas Archer on behalf of Debtor Hang Nguyen aarcher@brennerlawoffice.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Debtor Hang Nguyen bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Celine P. Derkrikorian on behalf of Creditor Ditech Financial LLC, f/k/a Green Tree Servicing,
LLC njecfmail@mw-c-law.com
Celine P. Derkrikorian on behalf of Creditor Ditech Financial LLC njecfmail@mw-c-law.com
Celine P. Derkrikorian on behalf of Creditor Green Tree Servicing, LLC njecfmail@mw-c-law.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Nicholas V. Rogers on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF10 Master
Participation Trust nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER
PARTICIPATION TRUST nj.bkecf@fedphe.com
R. A. Lebron on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER
PARTICIPATION TRUST By Caliber Home Loans, Inc., as its attorney in fact bankruptcy@feinsuch.com
TOTAL: 13